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Art Unit 3624
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IN THE SPECIFICATION

On page 4, lines 1 - 4, please replace the paragraph beginning with "Thirdly, electronic . . ." and ending with ". . . Windows NT systems" with the following:

-- Thirdly, electronic payment systems are seldom stand alone systems. They have requirements to connect to existing host systems such as retail banking host or general ledger processing. These hosts range from simple systems to complex systems using the UNIX or WINDOWS NT operating systems.--